

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	3105969
<b>Application Number:</b>	10645336
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	7599
<b>Title of Invention:</b>	Promoting savings by facilitating incremental commitments made with credit card and other consumer-initiated transactions
<b>First Named Inventor/Applicant Name:</b>	John W.L. Ogilvie
<b>Customer Number:</b>	826
<b>Filer:</b>	Dane Alexander Baltich/Marge Timoldi
<b>Filer Authorized By:</b>	Dane Alexander Baltich
<b>Attorney Docket Number:</b>	1384.2.14C
<b>Receipt Date:</b>	04-APR-2008
<b>Filing Date:</b>	21-AUG-2003
<b>Time Stamp:</b>	15:06:49
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$65
RAM confirmation Number	381
Deposit Account	160605
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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## File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part/.zip	Pages (if appl.)
1		281561Amendment.PDF	273237 0978ac5de0164d0e2f77b19ae723d0f0 9019825	yes	7

### Multipart Description/PDF files in .zip description

Document Description	Start	End
Amendment - After Non-Final Rejection	1	1
Amendment Copy Claims/Response to Suggested Claims	2	3
Applicant Arguments/Remarks Made in an Amendment	4	7

## Warnings:

## Information:

2	Terminal Disclaimer Filed	281561TerminalDisclaimer.PDF	126343 97ec1b0811ef7f89eada4d4c8b55f6d6 65330b	no	3
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## Warnings:

## Information:

3	Fee Worksheet (PTO-06)	fee-info.pdf	8213 c1e0a95b01d5d2cf1a61bd1bdca2b6 ca8512	no	2
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## Warnings:

## Information:

Total Files Size (in bytes): 407793

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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.